

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Toyota Motor Credit Corporation

In Re:

Timothy H. Ferguson
Antoinette M. Minors Ferguson

Debtors



Order Filed on February 1, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-22099 MBK

Adv. No.:

Hearing Date: 1/16/2018 @ 10:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 1, 2018

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Timothy H. Ferguson, Antoinette M. Minors Ferguson

Case No: 17-22099 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay of 2013 TOYOTA VENZA , VIN:4T3BK3BB0DU086902, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 10, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2017 through December 2017 for a total post-petition default of \$2,197.08 (4 @ \$549.27); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,197.08 will be paid over six months by Debtor remitting \$366.18 per month, which additional payments shall begin on January 28, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume January 28, 2018, directly to Secured Creditor's servicer, and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Timothy H. Ferguson
Antoinette M. Minors-Ferguson
Debtors

Case No. 17-22099-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb +Timothy H. Ferguson, Antoinette M. Minors-Ferguson, 6 Lansdowne Road,
Burlington, NJ 08016-2915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin C. Fayette on behalf of Debtor Timothy H. Ferguson kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Joint Debtor Antoinette M. Minors-Ferguson
kfayette@kevinfayette.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri J. Braunstein on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9